



EduGuide

The
Elementary
Years

Your inside source for a smarter education

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Tomorrow's Tuition... SET with MET!

Dreams Fulfilled, Fewer Worries

Catherine Talifer's parents started talking to her about the importance of college when she was in 8th grade. By the time she graduated from high school there was no question about Catherine pursuing her dream of a career in broadcasting, thanks to her parent's decision to purchase a Michigan Education Trust contract.

"Everything was perfect. We notified MET to tell them where I was going, and it was all set."

Catherine's older sister is also attending college with help from MET. Her father, Tyrone, says he wants each of his five children to go to college, so he plans to enroll all of them in the MET program. "It's one less thing to worry about when I think about retirement," he says. Actually, it's five less things for him to worry about.

Catherine Talifer

Western Michigan University, Broadcasting Major

To learn more about the contract options and tax deductible advantages of MET, visit **www.met4kid.com** or call **1-800-MET-4-KID** (1-800-638-4543).

Thanks
Mom & Dad!



**Michigan's Guaranteed
Tuition Program**

SEVEN STEPS TO STAY AHEAD By Bryan Taylor

Helpful tips

What makes the biggest difference in why some kids do better in school than others? I asked dozens of parents and teachers when my own son started kindergarten. Here's what I found.

1. **Focus on home first.** Don't busy yourself with bake sales. It's nice to be involved at school, but educators and experts agree: parents play their most important role at home. Teachers say they want parents to send their kids to school with strong work and social habits.

Volunteering at school can build relationships. But doing learning activities with your child at home will have more impact on your child's school success. The exception is tutoring; parents who learn to tutor other children at school often become better at helping their own kids at home.

2. **Back up your child's teacher.** Teachers want to treat all kids the same, but they often admit that they're more likely to go out on a limb for a child whose parents support them.

Want your child to get the extra attention and discipline she needs?

- Tell the teacher, "I'll back you up."
- Ask how to support classroom learning at home
- Follow through on discipline issues, and
- Say "thanks" in a personal way.

3. **Get a source for insider advice.** Sooner or later you're going to face a problem. Build a relationship now with someone — a principal, counselor, another teacher or parent — who can give you the inside scoop about how to work with the school.

4. **Get help fast when reading and math scores fall below grade level.** Children who aren't strong readers by the end of third grade are more



likely to drop out of school in later years. Those who struggle in math may get shut out of college track classes in middle and high school.

Kids learn at different paces, but if they slip below grade level — a few D or F test scores in a row — talk to the teacher about finding a tutor or other help. Yes, the school will tell you if there's a major problem, but you'll save time, money and heartache by staying on top of the issue before your child is recommended to be held back.

5. **Plug in.** Kids spend 80% of their waking hours outside of school. You can double their learning time by plugging them into after-school, summer and cultural activities. Check churches, libraries and Boys & Girls clubs for free or low-cost classes. Unplug the TV and video games; the doctor-recommended limit is 1-2 hours daily.
6. **Pick a dream college and career.** Tell your kids early and often that you expect them to aim for college. Don't worry now about picking the right two- or four-year program; just give them something to dream about.

Research shows that most of the kids who made it to college never

thought they had a choice; their parents promoted college early and often, even if they didn't go themselves. Visit campus events or museums and cheer for the home team. Talk about your own work history and ask what they want to be. Do they enjoy drawing? Have them visit an architect or art studio. Learn together about the education and skills they'll need to succeed.

7. **Monitor motivation.** Ask your kids weekly what they liked or disliked about school. It will give you an early indicator when something — a bully, bad grades, or worse — is going wrong. Don't accept a one-word answer; listen for an explanation. Don't just ask, "How was school today", since "okay" is the standard answer. Instead, ask, "What did you read/do/see today?" Liking school is the engine that keeps kids learning.

Want to help your child stay ahead? Circle one of the steps above and do it this week. Then keep reading to find more firsthand advice on how to follow these tips.

Bryan Taylor, publisher of *EduGuide*, is a national speaker for parents, students and educators recently featured in a televised dialogue with the U.S. Secretary of Education.

Let's TALK, you first.

By Margaret Trimer-Hartley

Just about every time my son Nik experiences something new, I brace myself for the phone call home.

First day of kindergarten: "I thought you should know, Nik said he's never happy."

First day of drama camp: "Nik ripped his shorts and insists that he never wants to come back."

First day of piano lessons: "Nik got frustrated. I think he needs a teacher with a stronger personality than me."

Transitions are tough for my bright, intense 8-year-old. Watching him struggle through them is even tougher on us.

As my husband Daymon said, "If Nik could skip beginnings and have only middles and ends, his life would be great."

Beginnings are difficult for lots of children and adults. Fear of the unknown and lack of perspective conjures our worst nightmares. The early elementary years are full of transitions for children. We can't avoid them, but we can tame the fear and bolster our child's success by getting involved early and sticking with it.

The opportunities to get involved seem endless — fundraisers, parent-teacher conferences, field trips, plays and art shows.

But all the activities in the world cannot equal the impact of strong, trusting relationships between parents



Partnerships grow out of face to face contact, shared goals and follow through.

and teachers. In fact, out of all the things schools ask parents to do, sharing information is what many teachers say they value the most.

They also say they wish parents would make the first move.

"We feel like it is not politically correct or polite to get personal with parents," said Susan Wilke, a kindergarten teacher in Eaton Rapids, Michigan. "But we know the more information we have, the better we can educate your child."

BUILDING A PARTNERSHIP

Parents usually know their child better than anyone: strengths and weaknesses, quirks and motives. We also know what's going right and what's not in our families.

The last thing most of us want to do is burden our child by revealing faults, overstating strengths or opening the door to the family's skeletons. But the exchange of key information about your child with her teacher is as important to her success as a good breakfast and 10–12 hours of sleep each night, because it puts everyone on the same team.

"I think it's hard for the majority of parents to be honest and be open," said Linda Bottomley-Fink, a first grade teacher at Bennett Elementary School in Jackson, Michigan. "But it's not really a partnership if parents don't bring their information to the table. One thing I've learned over the years is that every family, no matter their income or education level, has issues. Life happens to all of us."

Keep this in mind: eventually the people who work with our children are going to discover who they are. Sharing early gives everyone a head start, and it eliminates the guessing and judging that hurts all of us. It also guarantees that your child's strengths won't be overlooked and that their challenges will be understood.

Listening to your gut is often the best way to gauge what to share and what to hold back. Sometimes, though, your gut tells you to hide the very things that teachers most need to know.

"I don't need to know every detail of a child's life," said Nancy Shaw, a first-grade teacher at Tyler Elementary School in Livonia, Michigan. "But if a parent would just tell me, for example, that they're going through a difficult divorce, then I can understand why the child may be acting out. The more I know, the less I'm inclined to make assumptions or pass judgment."

PUT IT IN WRITING

After every rough start with Nik, I found myself saying, "I should have warned them."

Now I do. Right away I talk to teachers and other adults who work with him. I share the good, the bad, the ugly and, if possible, some strategies that work with him.

I've even started writing it all down in a letter at the beginning of the year. I wondered if teachers would think I was nuts, until Nik's teacher, Shera Emmons, later told me that she liked the letter so much that she did the same thing when her own toddler entered day care.

"I like the idea of a letter (instead of a verbal conversation)," Emmons wrote. "A letter gives me time to read and absorb the information.... go

CONTINUED ON NEXT PAGE

9 Questions to start a partnership

1. What would you like to know about my child?
2. How can I help you to help my child?
3. Can I see a list of what you expect the class to learn by the end of the year?
4. What can I work on right now at home to help my child stay ahead in class?
5. How does my child act at school?
6. What motivates my child and makes learning easier? What doesn't seem to work?
7. What books would be good for my child?
8. What tutoring or enrichment opportunities might be good for my child?
9. What's the best way to contact you?

✦ Before you meet with the teacher, write — yep, write — your own list of questions; it beats waiting until the drive home to remember what you really wanted to talk about. For more tips get our Teacher Conference Planner at www.PartnershipForLearning.org.

DEAR TEACHER

First, let me tell you we are thrilled that our son Nik has been chosen to be in your class. Let me introduce you to Nik:



He is an incredibly bright boy — and that is sometimes a source of difficulty for him and his teachers. He struggles to find peers with whom he can relate. While he has friends, we are eager for him to find a real buddy—or two! Nik started school as a pretty aggressive, bossy child. He will likely try to be your co-disciplinarian, alerting you to the misbehavior of others, but often dodging responsibility for his own misdeeds.

He tends not to volunteer much in class — perhaps out of fear of failure. His holding back does, however, pay off as he usually gets it right when he finally decides to go for it!

✦ Read the rest of author Trimer-Hartley's letter at www.PartnershipForLearning.org. Then use our template to write your own.

back, re-read and compare [it] to the observations that I have made of the child. **A letter from a parent that acknowledges that their child is not perfect also opens the door of communication. I am more willing to discuss an issue with a parent before it becomes a problem, if I know they will be understanding (and not defensive).**"

I feel better because I am in control of their first impression of my son. Teachers feel better because they are prepared for the challenge. And we're both more comfortable listening to each other.

Beth Crawford, of Clarkston, Michigan agrees. She was afraid that her "kind, naïve" daughter Madison would get lost in the shuffle — or worse — in kindergarten last year.

"It's so hard to leave the warm-fuzzy environment of preschool and adjust to the down-to-business feel of kindergarten," she said. "I was really worried."

The orientation and workshop for new parents at the school were helpful, but Crawford said she didn't find the relief she really needed until she talked one-on-one with her daughter's teacher.

"I didn't hold back information; I was downright open," Crawford said. "I wanted the teacher to not only know my daughter, but to know her on a personal level. This is who she is, what she likes, what she's afraid of. It empowered me, because I never worried that they would overlook her talents or miss something important about her."

She didn't stop there. When her daughter was lashing out at a younger sibling at home, Crawford immediately shared the behavior with the teacher.

"It put her on alert, and if she saw Madison lash out at another child, she could crack down on her," Crawford said. "I didn't know what to do about it. But together, we solved the problem. What could be better than that?"

Happy endings: they don't just happen. Start the conversation with your child's teacher now. 🗨️

Margaret Trimer-Hartley is a former education reporter who now directs communications at the Michigan Education Association teacher's union. Her son Nik is starting 4th grade.

Teacher troubleshooter

Sooner or later, you may run into a problem with your child's teacher. Every relationship has issues. Use the three steps of our Teacher Troubleshooter to overcome them and build stronger partnerships to support your child.

1. Don't assume the teacher is the whole problem. As in any profession, some teachers are better at certain things than others. But it takes two to tango. Most problems — and most solutions — involve contributions from each party.
2. Pulling a "Behind-Your-Back-Brenda" will backfire (see *Problem Parent* next page). Work first with the teacher. Be honest about your concerns and ask what each of you can do to make the situation better. Make a list together with a plan to share info on progress. If your teacher seems defensive, be patient. Getting burned by "problem" parents may have colored the way he or she relates to every parent.




- Some families jump from one teacher or school to another, only to find they've taken their problems with them. If things go badly, start by working on your part. Your child will become stronger by learning skills to deal with difficult situations.
3. Still a bad fit? Don't waste a year of your child's education by ignoring the issue. Research shows that the effects of a bad school year can still be seen on a child's test scores up to three years later.
- Find tutors and other programs to fill what's missing. Some schools will consider mid-year teacher switches. For the next year, many schools will allow parents to let them know their teacher preference in writing during the spring. But keep in mind that principals don't always want to do this because they can't make everyone happy, including you.
- Ask the principal how she handles teacher choices. Focus your request on your child's needs, not the teacher's faults or strengths, and then ask for recommendations. Just keep in mind that finding the right fit may be less obvious than you think. Some teachers get better results with low achievers, some with high. Popularity isn't a good gauge because everyone measures success differently. One researcher found that the principal's picks for best teacher weren't always the best at boosting student achievement.


🔗 See a sample teacher request letter at www.PartnershipForLearning.org.

ARE YOU A PROBLEM PARENT?


Schools may be too polite to tell you, but we're not. Knowing what really drives people crazy is the first step in building a better relationship. Here's what teachers and principals have told us behind closed doors. We each have a bit of these characters in us. Rate yourself to find which is your problem — or compare with your partner to start a fun conversation! Then try a solution to get more from your child's school without burning bridges.




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GOT ME...NOT ME




1 2 3 4 5
GOT ME...NOT ME




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GOT ME...NOT ME



1 2 3 4 5
GOT ME...NOT ME



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GOT ME...NOT ME



1 2 3 4 5
GOT ME...NOT ME

Teachers tell all. Get the raw quotes teachers told a recent survey about their fears and hopes for working with parents at www.PartnershipForLearning.org.

Forgetful Fred. Nice guy. Says he'll meet the teacher at noon, chaperone the field trip and check his son's homework nightly. But he's fifteen minutes late for one, never shows at the other and doesn't like to bother his boy about lessons.

Solution: Stop with the nice stuff for awhile and make smaller promises. Next, take notes of exactly what you're committing to with a specific date and time when it will be done. This really works: people will know you're serious, and you'll begin living up to your good intentions.

Behind Your Back Brenda. Brenda's a big help at school. And she's very concerned about its problems. She talks to everyone about them, except for the people she thinks are at fault.

Solution: Follow the chain of command and always start with the person who frustrates you. Don't say anything to others that you haven't already said to the person you think at fault. And in front of your kids, stop talking about staff altogether; it will confuse them about whether to obey adults at school.

Busy Bea. You would think she worked at the school. Bea gives and gives. What could be wrong with that?

Solution: Some teachers want parents in the classroom 24/7, but most don't. Often it's the "too much of a good thing" problem. Trying to find things for volunteers to do makes some teachers feel distracted from focusing on students. Ask yours how they like to teach and where you can add value. Maybe you can help more from home. Dropping in at daycare was fine, but at school schedule your visits to class in advance to avoid disrupting the lesson.

In-Denial Dierdra. She responds to bad news about her son like a skilled lawyer, arguing that her son is never at fault. At home she may threaten him near death, but doesn't like to enforce limits.

Solution: Thank people for having the courage to share bad news with you; you're stronger knowing what they really think, even if you disagree. Then, ask what options you have to solve the problem. Pinch yourself every time you say "always" or "never" and reward yourself when you say "and" as in: "I know that junior is sometimes a sweetheart and sometimes he hurts others. What can we do about that?" Ask parents you admire what limits they've placed on their kids.

Demanding Dan. He tells the principal to make changes or else. He tells teachers everything they're doing wrong, but never thanks them for what they're doing right.

Solution: Don't tell — ask. You'll get more from people when you talk to them like you're on the same team. Try starting conversations with "I need your help." Then explain your concern without blaming anyone. If you feel yourself slipping, say, "I'm sorry if I sound demanding; I just really want to do the right thing for my child."

Absent Alice. She skips meetings and takes a week to return phone calls. Her daughter comes to school hungry and tired.

Solution: Being busy doesn't make you a bad parent. Let the teacher know that though you may be hard to reach, you want to hear from her. Ask if you can use email or meet after hours. Keep a stash of fruit and breakfast bars — not candy bars — to grab and go when your child doesn't get breakfast.

Reading Success = Student Success

When a child enters a kindergarten classroom for the very first time, he or she is continuing a journey of discovery and learning that began at birth. Just like during their first few years of life, in school there are skills like reading they will need to develop before others can follow.

On January 8, 2002, President Bush established a new initiative called Reading First designed to improve kindergarten through third-grade student achievement by supporting state and local educational agencies in establishing reading programs that research shows work. Since that time, the Michigan Department of Education (MDE) and a number of schools and districts across the state have developed Reading First programs that are helping children become successful and proficient readers. In fact, Michigan's Reading First programs are leading the nation in student achievement results.

Reading First focuses on five skills identified by research as critical to early reading success. These include:

- **Phonemic awareness:** the ability to hear and identify sounds in spoken words.
- **Phonics:** the relationship between the letters of written language and the sounds of spoken language.
- **Fluency:** the capacity to read text accurately and quickly enough to gather meaning, and with expression.
- **Vocabulary:** the words students must know to communicate effectively.
- **Comprehension:** the ability to understand and gain meaning from what has been read.

As your child's first reading teacher, you can help ensure your child's success, both by monitoring your child's progress in meeting grade level expectations and by supporting learning activities at home. You will find hundreds of such activities organized by grade level and tied to the five key early reading skills by clicking Family FUNdamentals Activities on the MDE website at www.michigan.gov/mde.

What should my child learn in each grade?

Parents often ask, "What should my child be learning in school? What should they know and be able to do by the end of each grade?"

To provide parents with this important information, the Michigan Department of Education (MDE) has developed guides for parents of kindergarten through eighth grade students that outline what students should know and be able to do by the end of each grade in the core subjects of mathematics and English Language Arts.

The guides are called "A Parent's Guide to Grade Level Content Expectations." These nationally recognized content expectations are used by educators in districts and schools to guide what is taught in classrooms. They also are used by MDE to develop grade level tests given to students in grades 3-8 called the Michigan Educational Assessment Program, commonly referred to as the MEAP test.

Parents can use the guides with teachers to:

- Learn what their child should know and be able to do at the end of each school year.
- Ask how this information will be taught in school.
- Discuss their child's progress, especially during Parent-Teacher Conferences.
- Explore ways they can support learning in the classroom.
- Ask for activities and learning tools their child can use at home to support what is being taught in the classroom.
- Review and understand the MEAP test results.

For more information contact:

Betty Underwood, Assistant Director,
Office of School Improvement, Michigan
Department of Education, (517) 241-4285,
underwoodb@michigan.gov

The Michigan Reading First Program and Parent's Guide to Grade Level Expectations support the State Board of Education's goal to: "Attain substantial and meaningful improvement in academic achievement for all students/children with primary emphasis on high priority schools and students."



SAMPLE GUIDE

Kindergarten Mathematics

Mathematics is the science of patterns and relationships. It is the language and logic of our technological world. Mathematical power is the ability to explore, to imagine, to reason logically, and to use a variety of mathematical methods to solve problems — all important tools for your child's future. A mathematically powerful person should be able to:

- Reason mathematically.
- Communicate mathematically.
- Solve problems using mathematics.
- Make connections within mathematics and between mathematics and other fields.

The Expectations at kindergarten emphasize counting, grouping, and ordering numbers. Teachers will talk about what numbers mean, what they are called, and about the patterns in numbers.

Count, write, and order numbers

By the end of kindergarten, your child should be able to...

- Count using whole numbers and recognize how many objects are in sets of 30.
- Count objects using one number for each item.
- Put in order sets of up to 30 objects and compare using such phrases as 'same number', 'more than', or 'less than'.
- Read and write numerals to 30 and match them to the same number of objects.
- Count orally to 100 by ones. Count to 30 by 2s, 5s and 10s.

Explore concepts of time

By the end of kindergarten, your child should be able to...

- Know and use the common words for the parts of the day (morning, afternoon, evening, night.)
- Know the common words for relative time (yesterday, today, tomorrow, last week, next year.)
- Name tools that measure time (clocks measure hours and minutes; calendars measure days, weeks, and months.)
- Name times when daily activities occur to the nearest hour (lunchtime is at 12 o'clock; bedtime is 8 o'clock.)

SAMPLE GUIDE

Kindergarten English Language Arts

English Language Arts (ELA) is more than just reading and writing. It includes skills like speaking, listening, and viewing. ELA offers us a way to communicate. With ELA, your child can apply what s/he learns to solve real problems at home, at school and in the community.

Word Recognition

By the end of kindergarten, your child should be able to....

- Easily recognize about 18 familiar words they see in and around the home, such as their names, brand names, and logos.
- Recognize easily a few basic sight vocabulary words, such as: go, the and is. (Get a list from your child's teacher.)
- Follow the written text of familiar stories by pointing to known words.
- Be able to predict unknown words.

Vocabulary

By the end of kindergarten, your child should be able to...

- Know the meaning of words they hear and see often. (Ask the teacher for a grade-level vocabulary list.)
- Try to figure out the meaning of new words and phrases.

Handwriting

By the end of kindergarten, your child should be able to...

- Form upper and lower case letters.
- Write from left to right and top to bottom leaving space between words.

GLCE Parent Guides for grades K – 8 are available at schools and online at www.michigan.gov/glce.

Kindergarten Questions Parents Ask

The Office of Early Childhood Education and Family Services at the Michigan Department of Education (MDE) answers many questions from parents about kindergarten. That's not surprising, since sending a child off to the "big school" is a huge step in the life of a family. Here are some of the most common:

Q What can I do to make sure my child has a great kindergarten experience?

A Children whose parents are interested in their schooling and who learn with them and provide extra learning opportunities beyond school are the most successful. Develop a relationship with your child's teacher and keep in touch. Be sure your child is well rested, well fed, and emotionally ready for each school day. Make sure supplies are laid out the night before, and try to make the "getting ready" time in the morning as pleasant as possible.

Q What are children supposed to learn before they go to kindergarten?

A The State Board of Education has approved Early Childhood Standards of Quality for Prekindergarten, available on the MDE website. The document includes a section on Early Learning Expectations for Three- and Four-Year-Old Children, which helps explain the expectations that kindergarten teachers have of children entering their classes and where the kindergarten curriculum begins.

Q What will my child DO in kindergarten?

A Today's kindergarten classes are filled with learning and exploration activities to engage young learners. Ask your child's teacher to share the daily kindergarten routine with you so that you can ask your child more specific questions about the school day. There will likely be both whole class and smaller group times. There will usually be set times for vigorous activity outdoors or in the gym, and for meals and snacks. In a full-day program, children may even have a rest time. Children may be scheduled to visit the library, computer center, music or art room. Activities in typical academic subject areas are often arranged to encourage children to interact and develop their social and physical skills at the same time. No matter what the schedule of activities and routines, the most important thing is the quality, variety, and appropriateness of the learning experience.

For more, see "The Top Ten Signs of Kindergarten Classrooms" www.naeyc.org/ece/1996/12.asp published by the National Association for the Education of Young Children.

Q What about homework?

A A rule of thumb is about 10 minutes a night of homework per grade; often, kindergartners don't have much, if any, homework.

Q Are there books for us to read at home about kindergarten?

A Here are some great books, available at your local or school library, that are a fun way for you to help your child understand the routines of kindergarten:



Everything You Always Wanted to Know About Kindergarten-But Didn't Know Who to Ask
by Ellen Booth Church

Miss Bindergarten Gets Ready for Kindergarten
by Joseph Slate



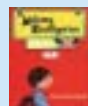
The Night Before Kindergarten
by Natasha Wing

Tiptoe Into Kindergarten
by Jacqueline Rogers



Look Out Kindergarten, Here I Come!
by Nancy L. Carlson

Welcome to Kindergarten
by Anne Rockwell



Q How else can I support my child's learning, besides checking her homework and reading daily?

A Young children are interested in just about everything that goes on in the world and learn a lot from experience. Taking walks and learning about the seasons and the natural world are exciting to young children. Trips to parks, museums and special events are a "big deal" to little kids. They'll remember special outings and process the new information for a long time. There are many learning opportunities in your house as well—chores such as setting the table or sorting laundry can help young children learn about numbers and sorting, as well as responsibility and being part of a team. Vigorous activity and play with other children are important too. Limit your child's television and video games—too much of these activities interferes with school success.

Q How can I talk with my child's teacher?

A Find out the teacher's preferences. Teachers rarely leave the children during the day. Your child's teacher may have a regular planning period during the week when she can return phone calls. The old-fashioned "note to school" still works, although many teachers and schools have set up an e-mail system for more regular—and easier—communication. Ask to see the school's website, if they have one, where notes, assignments, and activities are posted. Tell the teacher the best way and time to contact you.

Q How will I know if my child is having trouble at school?

A School staff may be in contact with you, or your child may talk to you or complain of being sick or not wanting to go to school. Listen to your child and explore possible reasons with the teacher or school staff. Many times a small problem can be identified and extra support given before a problem grows and needs more attention.

Q My child has some special needs, and attended an Early Childhood Special Education (ECSE) class last year. He is now included in a regular kindergarten class. How can I make sure he has a good year?

A If your child is five, he can continue to attend the ECSE class, or be placed full- or part-time in a regular kindergarten classroom. The Individualized Education Plan (IEP) developed for your child, with your participation, can spell out the particulars in a way that will best help your child learn. Make sure you connect often with your child's teacher so that you know how he's doing. Help him practice skills and activities at home. You will always be your child's best advocate.

Q It seems that there is a wide range of ages of children in my child's class. How does this happen?

A Children who are five on or before December 1 are legally entitled to enter kindergarten. That means that your local school district must allow any child to enter a regular kindergarten class if he or she is old enough. Children with fall birthdates may still be four when school starts. Parents may also choose to keep their child out of kindergarten, because children are not required to be in school until they are 6 years old.

Q Do children have to go to kindergarten?

A State law indicates that any child who is six on or before December 1 must be enrolled in a public or private school or be home-schooled. A child who does not go to kindergarten at age 5 may be placed into kindergarten or first grade the next year.

Q What's this developmental kindergarten/beginning kindergarten class my district offers?

A Some districts offer a two-year kindergarten for children who seem less prepared to succeed in kindergarten. Before enrolling a child in an extra-year program, it is a good idea to be absolutely sure that the child's "youngness" is not really a learning difference or disability. Children with learning problems benefit most from direct attention related to the difficulty. Attending a two-year kindergarten also means that child will be older than his/her classmates all through school, and this may become a social problem in middle and high school.

Q Why is my district's kindergarten only half-day? My child has been in a full-day preschool program and I work!

A State law requires that kindergarten children attend for half the number of hours required for older children in grades 1-12. Districts choose varying schedules, including AM only, PM only, alternate days and full day. Many districts in Michigan offer a full-day, every day program for kindergartners, feeling that there is so much for them to learn that it is not possible to teach it all in a half-day program. Other districts offer before- or after-school programs to accommodate working parents.

Q My district offers a full-day program, but I have to pay for the afternoons. I thought districts couldn't charge for school.

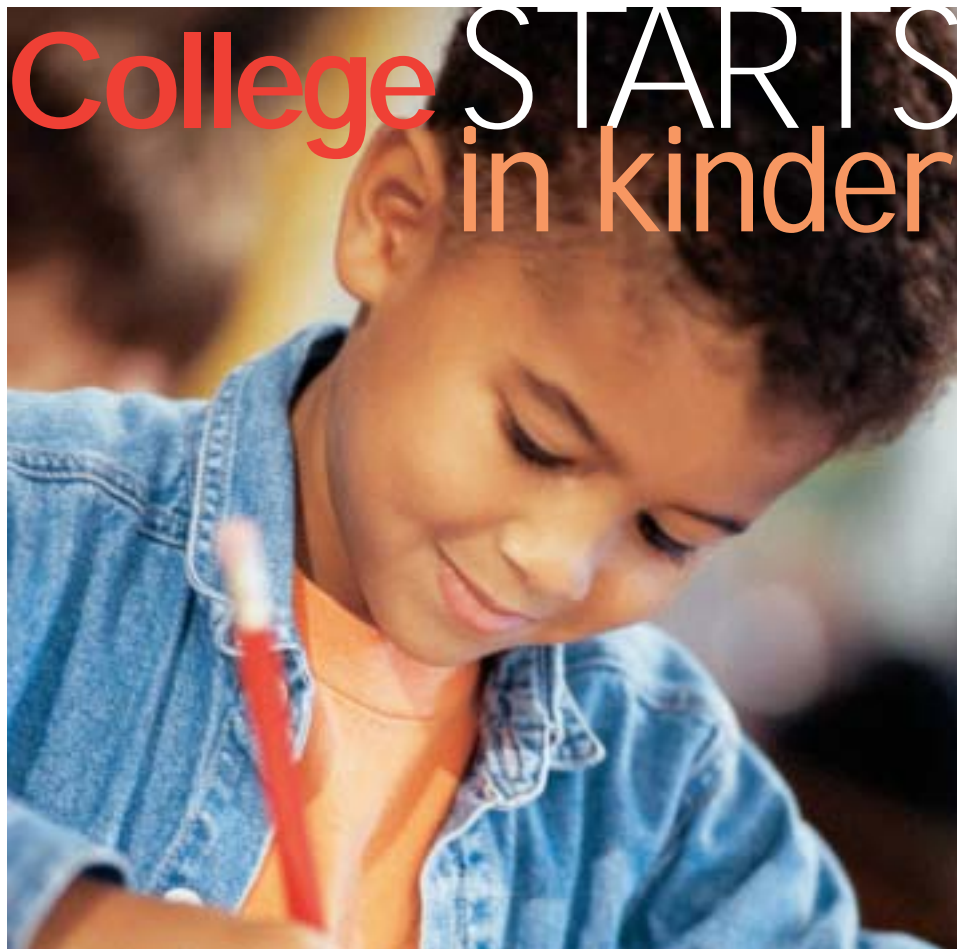
A Districts cannot charge for kindergarten, but they can charge if they arrange for part of the day to be considered a before- or after-school program, and get it approved as such by the Department of Human Services (DHS). Parents should be clearly told that the part of the day they are paying for is approved as childcare, and the approval/license should be displayed in the classroom or office. The second part of the day is then considered childcare, not school, and parents can pay tuition. If they qualify, parents may receive a subsidy from the DHS to assist with fees.

Q My child attended a kindergarten program in a childcare center, and now the school district isn't sure that she will be successful in first grade. They might place her back in kindergarten!

A The placement of your child as a six year old is up to the school district. It might be helpful to find out just what your child is missing in terms of knowledge or skills; some short-term tutoring might help her catch up. To avoid this problem, parents can check with their intended elementary school BEFORE their child attends kindergarten in a childcare center to make sure that the district will accept the child into first grade the next year.

Visit the MDE Office of Early Childhood Education and Family Services at www.michigan.gov/ece or call (517)373-8483.

College **STARTS** in kindergarten



Save money on college now by helping your child master school skills that will earn scholarships later.

By Chastity Pratt

It's never too late to start saving for college, even if your child is already in school. Whatever can be squirreled away today will offset rising college costs and loan payments tomorrow. Even parents who don't have much money to spare can start a fund.

You can buy a few semesters or even a few years' worth of college tuition at today's locked-in rates under plans such as the Michigan Education Trust. Or you can open an account under the Michigan Education Savings Program for as little as \$25 to cover tuition and other expenses.

If you're starting late, the key is to keep saving, even if you can't save enough

"It's hard because you have to take care of your family's needs now, but you also have to take care of their futures."

India Rose, mother of four

to cover all college costs by the time your child graduates. At the very least, every penny saved now will reduce loan payments down the line.

Terry Gallagher, of Ann Arbor, said he knows he will not have enough in his two children's MESP accounts to cover all of their college costs. His daughter, Mary, is in sixth grade and his son just entered high school. Mary's college account was opened shortly after her birth. By the time she graduates it will be at about \$20,000. The family income is already stretched because his wife just went back to college.

"It's not enough. [But] it's not the only option," Gallagher said. "The MESP is just to give us a little more cushion."

Gallagher said the college fund money is drawn directly from his bank account every month. He likes it because it makes the payments invisible and painless. Another advantage is that other family members have been able to contribute to the fund. The children can also drop a few dollars into their accounts.

There are always options to offset small savings. More than 2-in-3 students receive financial aid in college. Loans are a typical route for middle income families. "A financial planner reminded us that you can always borrow for college," Gallagher said. "People are not afraid to borrow money for a car. College is something you only pay for once, usually."

As children get older, some costs such as day care disappear; that money can be put into a college plan,

Gallagher suggested. "The more you can save, however you do it, the better," he said. 🍎

Chastity Pratt, the mother of two toddlers, is an education reporter for the *Detroit Free Press* who was a writing coach at Farwell Middle School in Detroit.

3 Rules for College Savings

1. Start early. The earlier you start, the more your small seed will grow. Start saving \$100 per month in kindergarten for 13 years with an 8% annual return, and you've got \$27,000 — about half of which is from return on your investment. Put it off until 6th grade and you'll have to invest \$240 per month over the remaining seven years to make the same total.

2. Invest often. Big projects are done best piece-by-piece. Commit now to set aside \$5, \$50 or \$250 per month. Better yet, have it taken out of your paycheck. Send refunds, rebates and loose change straight to the college fund. Once you've started, you'll be surprised how fast it can grow when you let others know that instead of buying a toy that will soon be broken, gifts can be made directly to the college fund.

3. Don't wait. Yes, you should consider saving for retirement or a home a higher priority. But even if all you can set aside right now is \$25, pick up the phone or hop online and do it today. Telling your kids that they've got money set aside for college will give them something to pin their dreams to. Asking them to contribute something to the pot will double their commitment to realizing that dream while teaching them to save. **Ask them to drop a dime in their college jar for every dollar they get. No matter how little it adds up to, it will teach them to work toward a goal.**

Will saving now cut my child's financial aid later? A little for some people, but you're still better off having money than not — just like you're better off earning wages than not despite income taxes. Using today's aid formulas, a low or medium income family could lose up to \$5 in aid for every \$100 extra that they saved in any of these tools, except the Prepaid Plan which reduces aid dollar-for-dollar. But higher income families should save all they can because they probably won't qualify for need-based aid anyway.

College Savings Tool Box

You can use one or all of these tools to save for college tax-free. Most plans can be switched to pay education expenses for a sibling or relative without penalty if the registered child can't use them for some reason.



529 SAVINGS PLANS

The most popular program. Savings are invested based on options you select: from guaranteed small returns to riskier larger returns. You can pick which state has the best plan for you, but most states offer tax or other benefits for using your own. You can start an account for as little as \$25 with the Michigan Education Savings Program.

Pro: Invest up to \$11,000 per year per contributing adult with full federal gift tax benefits. You can use the funds at any accredited post-secondary institution in the U.S. which is harder to do with some prepaid plans.

Con: Skeptics point to 2010 when the plan's tax-free status is up for renewal by Congress, but a change seems unlikely.



529 PREPAID PLANS

Pay tuition now with your state at locked-in rates before costs go up. With the Michigan Education Trust, for instance, when your child is 5 years old, you can buy half a year at a community college for as little as \$12 per month for 120 months. Or if you or a grandparent has the cash, pay for four years of tuition and mandatory fees at a public university in one lump sum for \$29,176. Rates fluctuate and get bigger as your child does.

Pro: A guarantee against rising college costs. A contract for monthly payments makes it more likely you'll follow through on saving. Like other plans, you can use your investment to pay for out-of-state and private colleges, though pre-paids aren't guaranteed to cover all costs at these institutions.

Con: Cuts your need-based aid eligibility more than other plans. And don't be confused: like all savings plans, it doesn't guarantee college enrollment. Use an extra tool if you want to save for room and board expenses which aren't covered in most prepaid plans.



EDUCATION SAVINGS ACCOUNT

Open an account with any bank, broker or mutual fund just like retirement savings.

Pro: Can be used for college plus any educational expenses K–12 including books, uniforms, computers, even private school tuition or tutors. If you want to pick your own stocks, bonds and mutual funds this is the way to do it.

Con: Limited to \$2,000 per year per child. Tax benefits phase out for some families with incomes above \$95,000. Will it tempt you to plunder college savings for elementary expenses? If so, then this isn't the plan for you.



CASH BACK

Buy selected goods on the Internet or through local stores and restaurants with a registered credit card and get 1 to 10 percent cash back for your child's college savings account. Upromise, EdExpress.com, Babymint.com and MBNA Fidelity credit card have similar programs with different rules.

Pro: Save while you spend: typical programs may earn you from \$50 to \$500 per year for your child's account, depending on your spending patterns. Registered friends can also direct their earnings to your account.

Con: Limited dollar value. Fewer investment options. Spending temptations: if you spend more chasing rebates than you would have otherwise, you'll quickly eat up any savings you could have put in your child's account.



ROTH AND TRADITIONAL IRAS

Though it's often overlooked, tax laws now let you take money from these retirement accounts to pay for college without penalty. You can open an IRA with any bank or investment agency.

Pro: Some experts recommend saving for retirement before saving for college. This way you can sort of do both and decide later how much you'll use for which.

Con: Limited to \$4000 per year per person in 2005. May confuse your retirement planning. "Retirement" nest egg may not assure Junior he's college bound or attract college fund gifts from Grandpa.



For a lifetime of learning... Michigan Career Portal

Offering online learning and teaching resources for students, parents and teachers.

www.michigan.gov
(click on Careers, Colleges & Training)

The Department of Labor & Economic Growth is an equal opportunity employer.



Play smart

The learning game

Life is a game. You're the coach. Help your child win with lots of practice. Here are three quick games that you can play anytime to help your child explore careers while they're learning. Of course, don't forget you're also your kid's favorite fan. Cheer him on! Get links to hundreds more free learning games at www.PartnershipForLearning.org



Reading Aerobics. Everyone has already told you that the most important thing you can do is read to your child. But did you know that there's more than 101 ways to practice reading skills? Some don't even seem like reading, but they build the skills necessary for it. And just like exercises, the more activities you try, the stronger your child will be. It's the ticket to picking up reading fast and avoiding a lot of other problems down the road.

Rules: Pick a word like ball. Ask her what words rhyme with it: tall, call, fall, small, mall. Don't worry about correcting non-sense words. As your child gets better, ask what letter makes the sound for the different words like "Ttttall." Next with blocks, or capital letters written on paper, show her the word BALL, emphasizing the "b" sound, then show the word TALL. Ask what makes them different.

Careers: Play musician and make a fun song out of rhyming words. Play teacher and ask your child to teach you what they learned about rhyming words.



Math Counts. You may know that by the end of kindergarten your child will be expected to count by ones, twos, fives and tens up to at least 30. But did you know that often the hardest thing for kids to figure out is how numbers relate to each other? How do you explain what makes 32 bigger than 19? Enter the yardstick, a 36 inch picture of the number line that's just their size.

Rules: Kids love to use tools. Mark how tall he is and ask him to use the yardstick to help you measure. Next help him start a list of things to measure, writing his own numbers as much as possible for each object.

Careers: Play carpenter and measure a piece of wood to cut. Play interior designer and measure their bedroom and furniture.



Twenty questions. Help your child learn more about whatever she's passionate about. There are few things more important in life than knowing how to ask the right questions and work with other people to find the answers. Explore related careers that will show her how the topic she is learning about gets used in everyday life.

Rules: Pick a subject. Take turns asking questions; answers can wait. Try a goal of four questions the first time and work up. Teach her to use who, what, when, where and why. As she gets better, teach her to find the answers.

Careers: Play pollster and ask the same questions to three different people. Play reporter and interview a friend or family member who works with the topic. Play researcher and ask the librarian where to look.

WHAT CAN GO WRONG By Peggy Walsh-Sarnecki



"I'm the mother of a learning disabled child," said Green, "and I was devastated at the first IEP [a parent-teacher meeting to create an Individualized Education Program for students with special needs]. And I'm a trained educator."

LISTENING TO A LEARNING DISABILITY

Learning disabilities are a scary issue for parents. Long before you hear anything about it, your child's teacher will have her suspicions. If those suspicions persist, sooner or later he will request a conference to break the news.

"I'm the mother of a learning disabled child," said Gayle Green, chief academic officer at the Macomb Intermediate School District, "and I was devastated at the first IEP [a parent-teacher meeting to create an Individualized Education Program for students with special needs]. And I'm a trained educator. Then I gathered myself together again. [I] said, [I'm] the adult in this situation and it's my job to see that she gets what she needs."

A learning disability means your child learns differently, not that your child can't learn. Talk to the teacher and school experts to find out what they think the problem is. Then make an appointment with an outside expert to get your own diagnosis. For instance, many local hospitals offer specialized evaluations.

Remember, putting a name on your child's difficulty is the first step to finding the right solution. Once you've identified the problem, you have a start on helping your child find the learning strategy that will lead to success.

BAD BEHAVIOR'S OFTEN OVERLOOKED ROOTS

Discipline is the art of changing behavior, and there are lots of ways to practice it. Sometimes the hardest but most effective thing is to recognize when your standard tactic isn't working and try something new.

When behavior changes suddenly, try digging for any frustrations that may be at the root of your child's behavior. Take an honest look for family frictions, peer problems and other issues.

No problems at home? Talk to your child and her teacher about what she finds frustrating at school. Kids who are falling behind often act tough, silly or sullen to hide feeling stupid; kids who don't feel challenged may find destructive ways to use their excess energy. Gifted children sometimes need as much extra attention as those in special education.

You may even want to test for a learning disability or special aptitude. Green's two-year-old had a bad habit of biting other kids. She later found he was frustrated because he couldn't hear well. Tests confirmed it. When she solved that, the biting went away.

The one thing you can't afford to do is ignore behavior issues. They'll only get worse as your child approaches the teen years. If you can't find a strategy to change the behavior, make an appointment with your family pediatrician, a counselor or clergy member to help.

DANIEL GETS A "D"

Sometimes the biggest shock of all is simply realizing that your pre-school Einstein is, well, average. All the parental dreams of those early years evaporate into a chalk-choked haze. There is one sure-fire plan of action here: Get over it.

Then get at what the "D" really means. Does Daniel not understand the subject or did he not put in the effort? Did the whole class stumble on this test or did he just have a bad day?

Grading is less of an exact science and more of a way for the teacher to send signals home. Teachers say they often add up effort, attitude, and the quality of work to decide the grade. They also are influenced by how other kids in their class are doing. So an "A" at one school could mean a "B-" at another.

What is clear is that sending home a "D" is a sign that Daniel needs help. A string of "D"s means he needs serious help. But ask the teacher what kind of help: a nudge to work harder, some extra practice at home or tutoring to help him master the topic.

Of course not everyone can be above average. But with your love and active support, you can help your child recognize his strengths and overcome his weaknesses. 🍀

Peggy Walsh-Sarnecki is a Detroit Free Press education reporter with three children.

WE'RE ALL SHORT ON TIME.

But here's a few big ideas that you can fit in no matter how much you've got.



5 minutes

- Look at his finished homework, but don't just say it's nice. Experts say kids are more motivated when you tell them exactly what you like and how it makes things better for them and others.
- Play "I Spy." Say "I spy something aqua colored" or "I spy something that begins with the letter N." Kids love to play guessing games, and won't even realize they're learning.
- Build his vocabulary. Ask him to repeat a word like "physician," and then explain what it is and how it's used in a sentence. Kids with large vocabularies become stronger readers faster. But they can't get it from TV, which even at its best uses only about half as many complex words as books and magazines.



20 minutes

- Call or email the teacher and ask how your daughter is doing in reading or math.
- Read a book part way and ask her to guess what comes next or to create her own ending.
- Help her explore her world by seeing how water changes from a solid to a liquid to a gas. Let her hold the ice. Ask her what she thinks will happen when she puts it in a warm pot? And then when the water boils? Is it still water? What would happen if she put it back in the freezer? Tell her how making guesses, testing them and being honest about what you see is what science is all about.



120 minutes

- Take him to a zoo, college campus or nature center and let him lead the way using a simple map.
- Just for fun ask him to help you write your shopping list or read signs to find an item at the store.
- Tell him a story about how your community was different when you were a kid and why it changed. Better yet, show him examples of how different things are now. You're the first history book he'll ever read.

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